

In re:  
Mary Ann Cherry  
Debtor

Case No. 24-17449-BR  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-2  
Date Rcvd: Dec 16, 2024

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 10

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

^      Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2024:**

Recip ID	Recipient Name and Address
db	Mary Ann Cherry, 232 S New Hampshire Ave Apt 2, Los Angeles, CA 90004-5858
42135506	First Entertainment Credit Union, 6735 Forest Lawn Dr Ste 310, Los Angeles, CA 90068-1055
42135509	US Small Bussiness Administration, 312 N Spring St Fl 5, Los Angeles, CA 90012-4701

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Dec 17 2024 05:49:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Dec 17 2024 05:49:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Dec 17 2024 01:13:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
42135505	EDI: DISCOVER	Dec 17 2024 05:49:00	Discover Bank, PO Box 30939, Salt Lake Cty, UT 84130-0939
42135506	Email/Text: dsald@firstent.org	Dec 17 2024 01:15:00	First Entertainment Credit Union, 6735 Forest Lawn Dr Ste 310, Los Angeles, CA 90068-1055
42135504	EDI: JPMORGANCHASE	Dec 17 2024 05:49:00	Chase Card Services, PO Box 15369, Wilmington, DE 19850-5369
42135507	^ MEBN	Dec 17 2024 00:57:31	Telecom/Utility Self-Reported, PO Box 4500, Allen, TX 75013-1311
42135508	EDI: USBANKARS.COM	Dec 17 2024 05:49:00	US Bank, 800 Nicollet Mall, Minneapolis, MN 55402-7000

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the**

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2024 at the address(es) listed below:**

Name	Email Address
Benjamin Heston	on behalf of Debtor Mary Ann Cherry bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Howard M Ehrenberg (TR)	ehrenbergtrustee@gmlaw.com ca25@ecfbis.com;C123@ecfbis.com;howard.ehrenberg@ecf.courtdrive.com;Karen.Files@gmlaw.com
United States Trustee (LA)	ustpreion16.la.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Mary Ann Cherry</u>	Social Security number or ITIN	xxx-xx-6844
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number:	2:24-bk-17449-BR		

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mary Ann Cherry

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 12/16/24

**Dated:** 12/16/24

**By the court:** Barry Russell  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**